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May 31, 2019

YUNG W CHOI
14308 OAK AVE FL 2
FLUSHING NY 11355-2312

Re: YUNG W CHOI

Creditor to Whom the Debt is Owed: GALAXY ASSET PURCHASING, LLC
Our File Number: [REDACTED] 3443
Account #: *****5422
Account Balance: \$13,167.87

Dear YUNG W CHOI:

The above Bank of America, NA, USA account has been referred to this office. The original creditor of the account was Bank of America, NA, USA. You may recall the above referenced account was previously assigned to a different law firm. That firm has closed its file. The amount due as of the date of this letter is \$13,167.87. Any payments you make on the account should be directed to our office at **250 North Sunnyslope Road, Suite 300, Brookfield, WI 53005**. Checks or money orders should be made payable to **WORLDWIDE ASSET PURCHASING II, LLC**. Payments can be mailed, made by telephone or made at our website. You can also review information regarding your account at our website. Our website address is <https://www.rauschsturm.com>.

The itemization of the amount alleged due, as required by the New York State Department of Financial Services, is as follows:

Total amount of the debt due as the date of charge-off	
Total amount of interest accrued on the debt after charge-off	\$6,230.46
Total amount of non-interest charges or fees accrued after charge-off	\$.00
Total payments and credits made on the debt after charge-off	\$6,937.41
Balance	\$13,167.87

The Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et sq. requires that we provide you with the following notice:

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days after receipt of this letter that you dispute the validity of the debt or any portion thereof, we will obtain verification of the debt or a copy of a judgment, if any, and mail you a copy of such verification or judgment. Upon your written request within 30 days after receipt of this letter we will provide the name and address of the original creditor, if different from the current creditor.

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IMPORTANT INFORMATION CONTINUED ON THE NEXT PAGE.

The New York State Department of Financial Services (23 NYCRR 1.2(a)(1)) also requires that we provide you with the following notice:

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. 1692 et seq., are prohibited from engaging in abusive, deceptive and unfair debt collection practices, including but not limited to:

- 1) the use or threat of violence;
- 2) the use of profane or obscene language; and
- 3) repeated phone calls made with the intent to harass, abuse or annoy.

If a creditor or debt collector obtains a money judgment against you in Court, State and Federal laws may prevent or exempt the following types of income from being taken from you to pay the debt. (23 NYCRR 1.2(a)(2)).

- 1) Supplemental Security Income;
- 2) Social Security;
- 3) Welfare or Public Assistance;
- 4) Spousal Support, Alimony (maintenance) or child support;
- 5) Unemployment Benefits;
- 6) Disability Benefits;
- 7) Worker's Compensation;
- 8) Veterans Benefits;
- 9) Federal Student Loans, Federal student grants or Federal work study funds;
- 10) Public or Private Pensions;
- 11) Ninety Percent of your wages earned in the last sixty days.

While we are required to provide you with the disclosures above, please note that your account has not been reviewed for the purpose of litigation at this time.

If you have any questions, or would like to discuss options regarding the repayment of this obligation, please contact us by writing to the address listed above or by calling Decker Reese at (866) 258-0021.

Yours truly, RAUSCH STURM



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- DAPDIK D052819✓

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